

Certificate Number: 17082-PAM-DE-027795383

Bankruptcy Case Number: 16-02478



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 23, 2016, at 5:42 o'clock AM MST, DANA L HAMBERGER completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 23, 2016 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director